

Statistics on Banking

A Statistical

Profile of the

United States

Banking Industry

Historical
1934-2000

Savings Institutions



INTRODUCTION

This publication is intended to be a reference and source document for those interested in banking history or in major trends in banking. The publication contains both structure and financial data on insured banks from the inception of the Federal Deposit Insurance Corporation in 1934 to the present. Its primary goal is to provide comprehensive industry data about FDIC-insured depository institutions. A similar publication, *Statistics on Banking*, is published annually and provides detailed data on bank industry condition and performance during the given calendar year.

INTERNET AVAILABILITY

Historical Statistics on Banking is currently available on FDIC's web site, www.fdic.gov. See Bank Data (Historical). The internet version of these data offers the user many additional advantages, such as

- More timely receipt of data and updates
- Ability to download into standard spreadsheets
- Ability to obtain state-level tables

CONTENTS

This publication consists of several distinct components:

Volume I	Insured Commercial Banks, National Level
Volume II	Insured Savings Institutions, National Level
Volume III	Closings and Assistance Transactions

For additional information, refer to the Notes to Users at the end of each volume.

FDIC-INSURED INSTITUTIONS

Insured Commercial Banks - This category includes commercial banks insured by the FDIC through either the BIF or the SAIF. These institutions are regulated by one of the three federal commercial bank regulators (FDIC, Federal Reserve Board, or Office of the Comptroller of the Currency) and submit financial reports to the Federal Reserve (state member banks) or to the FDIC (state nonmember banks and national banks).

Insured Savings Institutions - This category includes savings institutions insured by either the BIF or the SAIF that operate under state or federal banking codes applicable to thrift institutions. These institutions are regulated by and submit financial reports to one of two federal regulators (FDIC or Office of Thrift Supervision).

Data on savings institutions that were placed in Resolution Trust Corporation conservatorship are not aggregated with data on other savings institutions, since conservatorship institutions do not operate as privately held entities and their resolution costs do not accrue to the FDIC. The RTC conservatorship institutions are listed separately as memoranda items where applicable.

EXCLUSIONS

Excluded from this publication are data on commercial banks and savings institutions that are not insured by the FDIC through either the BIF or the SAIF.

DATA SOURCES

The structure and financial data sources used in the preparation of the publication are

Annual Reports of the Federal Deposit Insurance Corporation,
1934-2000
Statistics on Banking, 1981-2000
Assets and Liabilities, Commercial and Mutual Savings Banks,
1934-1982
Bank Operating Statistics, 1968-1982
FDIC Financial Time Series Data Base, 1984-2000

The primary sources of financial data for the publications listed above are (1) the Reports of Income and Condition submitted by FDIC-insured institutions to the federal commercial bank regulators and (2) the Thrift Financial Reports submitted by FDIC-insured savings institutions to the Office of Thrift Supervision. Structure data are based on information that is contained in the FDIC financial institution structure database and is subsequently published in the above publications.

METHODOLOGY

For this data to be as recent and accurate as possible, all data from 1984 to the present have been obtained from the FDIC's Financial Time Series database, which reflects revisions and amendments made subsequent to publication in the hard-copy sources. Data prior to 1984 have been obtained from the other four hard-copy sources listed above. When published data were used, both structure and financial values were obtained from the latest edition reflecting the data for a particular year. For example, the 1965 Annual Report was the source

for much of the 1957 data that appear in this publication. Since not all data, particularly at the state level, were revised and republished in later editions of the sources, multiple sources for the same year had to be used. Using more than one source occasionally results in differences in aggregate values for the data. These differences are not considered significant with respect to the intended use and purpose of this publication.

COMPARABILITY OF DATA

Reporting requirements and instructions have changed considerably over the period covered by this publication. Where possible, adjustments have been made to account for these differences and to make the values adhere as closely as possible to current requirements and instructions. The notes accompanying the tables are an integral part of the publication and provide information on adjustments made to source data and on the reporting differences over time.

LEVEL OF CONSOLIDATION

All data from 1934 to 1973 represent a consolidation of all domestic operations and, where available, operations in what source publications designate "Other Areas." "Other Areas" are represented by Guam, Puerto Rico, U.S. Virgin Islands, and all other U.S. Territories and possessions.

With some exceptions, primarily at the state level, all financial data from 1974 to the present represent the consolidation of domestic and foreign operations, including operations in "Other Areas."

VALIDATION

Every attempt has been made to ensure the accuracy and integrity of the data contained in the publication. Any inconsistency brought the FDIC's attention will be investigated and corrected or explained in future editions.

CONTACT FDIC

Users are invited to submit written comments and content suggestions for future editions.

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Table of Contents - Volume II
FDIC-Insured
Savings Institutions
National Tables, 1984 - 2000

Table	INSTITUTION and STRUCTURE (Balances at year-end)	Page
SI-01	Number of Institutions by Regulatory Agent and Insurance Fund	1
SI-02	Changes in Number of Institutions	2
SI-03	Number of Institutions and Offices by Charter Type	3
SI-04	Number of Offices and Branches	4
SI-05	Number of Institutions with Branches	5
	 FINANCIAL DATA - INCOME STATEMENT (Year-to-date activity)	
SI-07	Net Income	6
SI-08	Interest Income	7
SI-09	Interest Expense	8
SI-10	Noninterest Income and Noninterest Expense	9
SI-11	Charge-Offs and Recoveries on Loans and Leases, Cash Dividends and Number of Employees	10
SI-12	Assets	11
SI-13	Investment Securities	12

Table of Contents - Volume II
FDIC-Insured
Savings Institutions
National Tables, 1984 - 2000

Table	FINANCIAL DATA - INCOME STATEMENT (Year-to-date activity)	Page
SI-14	Loans and Leases	13
SI-15	Real Estate Loans	14
SI-16	Loans to Individuals	15
SI-17	Liabilities and Equity Capital	16
SI-18	Deposits	17
SI-19	Interest Earning Assets and Interest Bearing Liabilities	18
SI-20	Past Due and Nonaccrual Loans and Leases	19
	Notes to Users, Savings Institutions	20

Table SI01

**NUMBER OF INSTITUTIONS
BY REGULATORY AGENT AND INSURANCE FUND
FDIC-Insured Savings Institutions
United States and Other Areas**
Balances at Year End, 1984 - 2000

Year	FDIC Supervised			OTS Supervised			Total All Savings Institutions	RTC Conservatorships
	SAIF	BIF	Total	SAIF	BIF	Total		
2000	201	322	523	1,028	39	1,067	1,590	0
1999	215	322	537	1,063	40	1,103	1,640	0
1998	221	323	544	1,107	38	1,145	1,689	0
1997	234	332	566	1,179	35	1,214	1,780	0
1996	235	356	591	1,308	27	1,335	1,926	0
1995	235	359	594	1,410	26	1,436	2,030	0
1994	239	371	610	1,525	17	1,542	2,152	1
1993	206	388	594	1,652	16	1,668	2,262	63
1992	121	398	519	1,855	16	1,871	2,390	81
1991	25	426	451	2,095	15	2,110	2,561	91
1990	7	451	458	2,339	18	2,357	2,815	179
1989	1	469	470	2,597	20	2,617	3,087	281
1988	0	471	471	2,946	21	2,967	3,438	N/A
1987	0	463	463	3,137	22	3,159	3,622	N/A
1986	0	445	445	3,206	26	3,232	3,677	N/A
1985	0	364	364	3,234	28	3,262	3,626	N/A
1984	0	268	268	3,126	24	3,150	3,418	N/A

Table SI02

CHANGES IN NUMBER OF INSTITUTIONS
FDIC-Insured Savings Institutions
United States and Other Areas

Year-to-Date Activity, 1984 - 2000

Year	Additions During Year				Deletions During the Year								Other Misc. Adjustments	Total Institutions
	New Institutions Chartered	New Charters To Absorb Another Charter	Non-insured Becoming Insured	Charter Transfers From Commercial Banks	Unassisted Mergers/ Consolidations of Thrifts	Unassisted Mergers With Commercial Banks	Closings			Failures Transferred to the RTC	Voluntary Liquidations	Charter Transfers To Commercial Banks		
							Assisted Mergers with Thrifts	Assisted Mergers with Comm. Banks	Assisted Pay-outs					
2000	28	3	6	5	28	54	0	1	0	0	2	7	-1	1,590
1999	37	1	5	7	34	46	1	0	0	0	3	14	0	1,641
1998	27	0	7	9	51	63	0	0	0	0	4	16	0	1,689
1997	12	0	1	11	50	77	0	0	0	0	5	39	1	1,780
1996	11	1	1	5	48	60	1	0	0	0	2	10	-1	1,926
1995	9	0	1	5	53	63	1	1	0	0	3	15	-1	2,030
1994	9	9	1	3	42	67	4	0	0	0	4	14	-1	2,152
1993	6	4	0	0	50	61	1	1	0	6	9	12	2	2,262
1992	1	7	0	2	51	33	16	15	0	50	6	8	-2	2,390
1991	1	9	0	0	46	26	26	15	0	123	6	23	1	2,561
1990	6	22	0	0	51	13	7	10	1	203	1	14	0	2,815
1989	6	10	2	0	40	5	7	0	8	316	1	1	9	3,087
1988	19	53	11	2	66	1	183	0	24	0	8	0	13	3,438
1987	26	28	11	3	92	1	29	1	16	0	18	2	36	3,622
1986	56	14	81	1	47	1	42	1	12	0	4	0	6	3,677
1985	109	2	113	0	58	1	25	0	9	0	5	1	83	3,626
1984	59	0	1	2	66	0	15	0	4	0	3	1	29	3,418

Table SI03

**NUMBER OF INSTITUTIONS AND OFFICES
BY CHARTER TYPE
FDIC-Insured Savings Institutions
United States and Other Areas**
Balances at Year End, 1984 - 2000

Year	Institutions			Offices		
	Federal	State	Total	Federal	State	Total
2000	915	675	1,590	9,520	4,719	14,239
1999	931	709	1,640	9,756	4,954	14,710
1998	955	734	1,689	9,754	4,894	14,648
1997	1,008	772	1,780	10,016	4,829	14,845
1996	1,096	830	1,926	10,479	5,275	15,754
1995	1,170	860	2,030	10,289	5,162	15,451
1994	1,203	949	2,152	10,634	5,455	16,089
1993	1,256	1,006	2,262	11,110	5,833	16,943
1992	1,304	1,086	2,390	11,744	6,068	17,812
1991	1,388	1,173	2,561	12,826	6,769	19,595
1990	1,517	1,298	2,815	14,195	7,426	21,621
1989	1,595	1,492	3,087	14,902	8,763	23,665
1988	1,743	1,695	3,438	15,587	10,018	25,605
1987	1,788	1,834	3,622	14,970	10,560	25,530
1986	1,764	1,913	3,677	14,409	10,735	25,144
1985	1,743	1,883	3,626	14,369	10,344	24,713
1984	1,707	1,711	3,418	14,077	9,859	23,936

Table SI04

NUMBER OF OFFICES AND BRANCHES
FDIC-Insured Savings Institutions
United States and Other Areas

Balances at Year End, 1984 - 2000

Year	Offices			Branches		
	Federal	State	Total	Federal	State	Total
2000	9,520	4,719	14,239	8,605	4,044	12,649
1999	9,756	4,954	14,710	8,825	4,245	13,070
1998	9,754	4,894	14,648	8,799	4,160	12,959
1997	10,016	4,829	14,845	9,008	4,057	13,065
1996	10,479	5,275	15,754	9,383	4,445	13,828
1995	10,289	5,162	15,451	9,119	4,302	13,421
1994	10,634	5,455	16,089	9,431	4,506	13,937
1993	11,110	5,833	16,943	9,854	4,827	14,681
1992	11,744	6,068	17,812	10,440	4,982	15,422
1991	12,826	6,769	19,595	11,438	5,596	17,034
1990	14,195	7,426	21,621	12,678	6,128	18,806
1989	14,902	8,763	23,665	13,307	7,271	20,578
1988	15,587	10,018	25,605	13,844	8,323	22,167
1987	14,970	10,560	25,530	13,182	8,726	21,908
1986	14,409	10,735	25,144	12,645	8,822	21,467
1985	14,369	10,344	24,713	12,626	8,461	21,087
1984	14,077	9,859	23,936	12,370	8,148	20,518

Table SI05

NUMBER OF INSTITUTIONS WITH BRANCHES
FDIC-Insured Savings Institutions
United States and Other Areas

Balances at Year End, 1984 - 2000

Year	Institutions without Branches			Institutions with Branches			Total All Savings Institutions
	Federal	State	Total	Federal	State	Total	
2000	272	188	460	643	487	1,130	1,590
1999	257	193	450	674	516	1,190	1,640
1998	250	211	461	705	523	1,228	1,689
1997	254	223	477	754	549	1,303	1,780
1996	279	240	519	817	590	1,407	1,926
1995	299	262	561	871	598	1,469	2,030
1994	299	290	589	904	659	1,563	2,152
1993	309	314	623	947	692	1,639	2,262
1992	312	338	650	992	748	1,740	2,390
1991	335	363	698	1,053	810	1,863	2,561
1990	356	409	765	1,161	889	2,050	2,815
1989	383	462	845	1,212	1,030	2,242	3,087
1988	423	531	954	1,320	1,164	2,484	3,438
1987	430	584	1,014	1,358	1,250	2,608	3,622
1986	432	610	1,042	1,332	1,303	2,635	3,677
1985	430	627	1,057	1,313	1,256	2,569	3,626
1984	412	527	939	1,295	1,184	2,479	3,418

Table SI07

NET INCOME
FDIC-Insured Savings Institutions
United States and Other Areas

Year-to-Date Activity, 1984 - 2000

(Dollar amounts in thousands)

Year	No. of Inst.	Total Interest Income	Total Interest Expense	Net Interest Income	Total Non- interest Income	Total Non- interest Expense	Provision For Loan & Lease Losses	Pre-tax Net Operating Income	Securites Gains Losses(-)	Applicable Income Taxes	Net Extra- ordinary Items	Net Income
2000	1,590	84,136,458	52,224,202	31,912,256	11,409,609	25,589,290	2,038,957	15,693,612	793,316	5,742,077	-3,162	10,741,689
1999	1,640	74,202,953	42,879,734	31,323,215	9,789,409	23,993,011	1,562,609	15,557,004	1,437,386	6,124,958	5,095	10,874,527
1998	1,689	71,085,067	41,901,897	29,183,170	9,199,019	23,569,793	1,772,126	13,040,264	2,458,277	5,268,923	-82,701	10,146,924
1997	1,780	69,175,314	40,559,366	28,615,945	7,029,141	21,072,412	2,186,424	12,386,250	1,259,837	4,852,191	-4,688	8,789,206
1996	1,926	72,306,237	42,189,515	30,116,713	7,501,959	25,722,192	2,535,690	9,364,303	945,926	3,039,460	-246,176	7,024,596
1995	2,030	70,994,651	42,528,781	28,465,870	7,121,274	21,834,723	2,117,816	11,634,610	463,222	4,158,690	-320,512	7,618,630
1994	2,152	63,469,619	33,410,608	30,059,007	6,123,215	23,231,414	2,480,735	10,470,086	94,020	3,779,546	-422,917	6,361,630
1993	2,262	66,138,020	34,518,273	31,619,753	6,415,920	24,897,501	4,311,745	8,826,432	1,878,899	3,857,788	-3,892	6,843,650
1992	2,390	77,651,599	45,852,061	31,799,534	6,311,292	25,232,038	5,176,489	7,702,303	2,439,151	3,755,185	305,745	6,692,022
1991	2,561	97,635,716	69,491,519	28,144,197	6,645,524	26,462,300	6,998,598	1,328,824	2,175,523	2,810,099	144,118	838,362
1990	2,815	117,215,480	90,948,750	26,266,730	7,320,174	28,474,434	9,266,704	-4,163,203	701,957	1,359,944	96,906	-4,722,723
1989	3,087	134,192,315	109,583,904	24,608,411	9,580,792	30,804,093	9,661,654	-6,276,545	1,843,983	1,184,188	34,379	-5,582,440
1988	3,438	126,899,257	101,170,376	25,728,879	9,768,370	29,769,467	9,674,391	-3,946,609	2,087,028	2,959,445	47,128	-4,771,898
1987	3,622	119,988,465	94,213,291	25,775,173	11,522,830	31,907,338	9,626,544	-4,235,879	2,719,515	3,890,511	78,318	-5,328,557
1986	3,677	119,846,495	97,015,483	22,761,530	13,095,065	36,563,328	272,003	-978,736	7,930,278	4,307,709	155,924	2,799,757
1985	3,626	118,683,609	101,469,922	17,213,687	12,141,894	26,885,788	180,450	2,289,343	5,814,461	2,668,071	96,180	5,531,913
1984	3,418	108,168,127	99,122,685	9,045,442	11,441,826	20,918,367	68,019	-499,118	2,549,546	914,859	18,678	1,154,247

Table SI08

INTEREST INCOME
FDIC-Insured Savings Institutions
United States and Other Areas
Year-to-Date Activity, 1984 - 2000
(Dollar amounts in thousands)

Year	Interest Income on Loans and Leases			Other Interest Income					Total Interest Income
	Loans	Leases	Total	Investment Securities	Trading Account Assets	Federal Funds Sold and Securities Purchased	Balances Due From Depository Institutions	Total	
2000	63,600,814	54,564	63,655,378	19,997,491	2,112	395,158	86,317	20,481,080	84,136,458
1999	54,904,728	46,685	54,951,413	18,732,174	1,978	418,192	99,196	19,251,540	74,202,953
1998	53,813,149	31,264	53,844,413	16,717,624	2,644	373,587	146,803	17,240,654	71,085,067
1997	52,285,675	46,974	52,332,649	16,532,965	2,304	223,586	83,806	16,842,665	69,175,314
1996	53,303,209	35,215	53,338,424	18,582,772	9,276	290,754	87,075	18,967,813	72,306,237
1995	51,635,107	42,969	51,678,076	18,915,508	32,847	270,039	98,188	19,316,575	70,994,651
1994	46,155,411	35,818	46,191,229	16,760,481	279,490	154,282	84,138	17,278,390	63,469,619
1993	49,831,497	35,009	49,866,506	15,745,281	299,996	141,506	84,735	16,271,514	66,138,020
1992	58,992,527	40,515	59,033,042	18,103,785	230,070	188,458	96,229	18,618,557	77,651,599
1991	73,830,169	54,390	73,884,559	23,215,697	79,330	335,118	121,004	23,751,157	97,635,716
1990	88,675,631	78,988	88,754,619	27,618,837	102,224	555,461	190,436	28,460,861	117,215,480
1989	98,349,046	77,069	98,426,115	34,903,926	15,374	576,871	270,031	35,766,200	134,192,315
1988	92,060,211	N/A	92,060,211	34,220,887	13,510	385,537	219,094	34,839,046	126,899,257
1987	86,813,835	N/A	86,813,835	32,601,822	11,338	377,951	183,537	33,174,630	119,988,465
1986	90,099,201	N/A	90,099,201	29,095,376	19,166	434,124	198,641	29,747,294	119,846,495
1985	89,546,846	N/A	89,546,846	28,778,749	N/A	358,014	N/A	29,136,763	118,683,609
1984	79,396,478	N/A	79,396,478	28,395,936	N/A	375,653	N/A	28,771,649	108,168,127

Table SI09

INTEREST EXPENSE
FDIC-Insured Savings Institutions
United States and Other Areas

Year-to-Date Activity, 1984 - 2000

(Dollar amounts in thousands)

Year	Interest on Deposits	Other Interest Expense					Total Interest Expense
		Federal Funds Purchased and Securities Sold	Borrowed Money	Subordinated Notes and Debentures	Advances From FHLB	Total	
2000	30,827,305	1,172,458	7,738,672	190,972	12,294,792	21,396,897	52,224,202
1999	27,467,629	834,883	5,889,695	187,099	8,500,439	15,412,105	42,879,734
1998	28,813,460	765,282	5,582,816	219,909	6,520,430	13,088,437	41,901,897
1997	29,261,266	650,518	4,820,845	199,167	5,627,570	11,298,100	40,559,366
1996	31,266,038	674,927	4,817,912	214,548	5,220,333	10,923,477	42,189,515
1995	31,964,980	671,357	4,925,029	240,569	4,726,765	10,563,801	42,528,781
1994	25,887,826	364,150	3,034,547	227,260	3,896,820	7,522,782	33,410,608
1993	28,474,627	137,491	2,246,929	275,582	3,383,631	6,043,646	34,518,273
1992	39,144,522	187,086	2,433,253	317,769	3,769,443	6,707,539	45,852,061
1991	58,309,374	326,286	4,636,912	406,317	5,812,483	11,182,145	69,491,519
1990	72,854,681	654,604	8,584,285	475,364	8,376,788	18,094,069	90,948,750
1989	82,938,472	793,502	13,791,469	579,480	11,480,978	26,645,432	109,583,904
1988	78,414,791	716,935	11,550,093	552,678	9,935,878	22,755,585	101,170,376
1987	74,025,987	607,965	9,957,171	537,388	9,084,790	20,187,304	94,213,291
1986	80,337,876	304,926	7,213,914	406,637	8,752,130	16,677,607	97,015,483
1985	86,505,585	268,163	6,025,851	271,082	8,399,241	14,964,337	101,469,922
1984	85,623,333	265,691	5,828,865	155,049	7,249,747	13,499,352	99,122,685

Table SI10

NONINTEREST INCOME AND NONINTEREST EXPENSE
FDIC-Insured Savings Institutions
United States and Other Areas

Year-to-Date Activity, 1984 - 2000

(Dollar amounts in thousands)

Year	Noninterest Income			Noninterest Expense				Memo: Amortization of Intangibles
	Fee Income	Other Noninterest Income	Total	Employee Salaries & Benefits	Occupancy Expenses	All Other	Total	
2000	8,521,552	2,888,057	11,409,609	11,721,198	4,628,505	9,239,587	25,589,290	846,181
1999	6,928,936	2,860,473	9,789,409	11,083,969	4,400,824	8,508,218	23,993,011	798,904
1998	5,557,405	3,641,614	9,199,019	10,867,334	4,286,000	8,416,459	23,569,793	765,453
1997	4,990,332	2,038,809	7,029,141	9,937,451	3,790,987	7,343,975	21,072,412	663,969
1996	4,857,160	2,644,799	7,501,959	10,154,317	4,102,105	11,470,369	25,722,192	746,125
1995	5,032,502	2,088,772	7,121,274	9,586,173	4,006,313	8,242,243	21,834,723	777,170
1994	4,838,124	1,285,091	6,123,215	9,756,481	3,968,386	9,506,546	23,231,414	803,586
1993	4,740,882	1,675,038	6,415,920	9,963,703	4,080,029	10,853,778	24,897,501	946,904
1992	4,737,203	1,574,089	6,311,292	9,612,995	4,276,153	11,342,848	25,232,038	895,998
1991	5,317,992	1,327,532	6,645,524	9,837,554	4,554,841	12,069,886	26,462,300	1,079,441
1990	5,065,384	2,254,790	7,320,174	10,811,358	5,051,751	12,612,041	28,474,434	1,718,963
1989	6,551,675	3,029,117	9,580,792	11,497,186	5,367,896	13,939,011	30,804,093	3,010,819
1988	7,705,441	2,062,929	9,768,370	11,937,575	5,477,002	12,354,885	29,769,467	1,308,940
1987	9,402,986	2,119,844	11,522,830	12,047,439	5,311,338	14,548,562	31,907,338	1,462,469
1986	9,960,952	3,134,113	13,095,065	10,866,066	4,862,971	20,834,291	36,563,328	1,408,866
1985	8,692,309	3,449,585	12,141,894	9,279,304	4,218,519	13,387,877	26,885,788	1,174,031
1984	8,227,176	3,214,650	11,441,826	7,897,660	3,642,885	9,377,822	20,918,367	911,465

Table SI11

**CHARGE-OFFS AND RECOVERIES ON LOANS/LEASES,
CASH DIVIDENDS AND NUMBER OF EMPLOYEES
FDIC-Insured Savings Institutions
United States and Other Areas**

Year-to-Date Activity, 1984 - 2000

(Dollar amounts in thousands)

Year	Loan and Lease Charge-offs	Loan and Lease Recoveries	Net Loan and Lease Charge-offs	Cash Dividends Declared (Preferred)	Cash Dividends Declared (Common)	Cash Dividends Declared Total	Number of Employees	Number of Institutions
2000	1,848,279	295,422	1,552,857	137,146	5,747,188	5,884,334	244,991	1,590
1999	1,480,208	285,308	1,194,900	131,839	5,967,502	6,099,791	243,882	1,640
1998	1,825,777	366,673	1,459,104	165,549	6,400,040	6,565,589	236,797	1,689
1997	1,948,958	364,116	1,584,842	250,562	4,656,008	4,907,600	244,848	1,780
1996	2,527,624	414,392	2,113,232	201,372	5,607,183	5,809,605	253,201	1,926
1995	2,567,499	414,739	2,152,760	204,675	3,878,946	4,083,621	250,261	2,030
1994	3,538,857	454,003	3,084,854	209,266	2,388,992	2,598,258	261,457	2,152
1993	4,511,507	483,999	4,027,508	92,054	2,200,669	2,292,723	286,592	2,262
1992	4,331,425	432,253	3,899,172	64,084	2,042,509	2,106,593	295,828	2,390
1991	5,240,381	433,152	4,807,229	44,795	1,773,413	1,818,208	305,279	2,561
1990	5,492,011	381,198	5,110,813	51,002	1,237,143	1,288,145	345,279	2,815
1989	1,219,551	70,452	1,149,099	129,356	1,436,433	1,565,789	73,669	3,087
1988	423,848	47,130	376,718	173,892	1,217,087	1,390,979	76,333	3,438
1987	249,608	40,281	209,327	141,251	1,173,573	1,314,824	73,124	3,622
1986	168,934	28,346	140,588	84,488	641,255	725,743	64,673	3,677
1985	115,605	17,713	97,892	50,921	421,003	471,924	55,015	3,626
1984	69,008	24,549	44,459	41,421	415,777	457,198	46,552	3,418

Table SI12

ASSETS
FDIC-Insured Savings Institutions
United States and Other Areas

Balances at Year End, 1984 - 2000

(Dollar amounts in thousands)

Year	No. of Inst.	Cash and Due From	Investment Securities	Total Loans and Leases	Allowance for Losses Loans and Leases	Net Loans and Leases	Other Earning Assets	Bank Premises and Equipment	Other Real Estate	Intangible Assets	All Other Assets	Total Assets
2000	1,590	27,859,728	283,197,872	830,901,869	7,322,262	823,579,607	15,695,836	12,146,286	1,624,874	17,020,075	40,751,508	1,221,875,791
1999	1,640	28,562,442	291,384,633	761,309,536	6,905,292	754,404,244	11,648,887	11,724,613	1,766,487	14,811,454	34,155,995	1,148,458,754
1998	1,689	30,160,590	269,500,112	721,169,002	6,927,708	714,241,293	16,812,877	11,107,049	2,165,963	14,210,001	30,164,034	1,088,361,917
1997	1,780	24,251,457	248,680,981	698,752,719	6,979,903	691,772,817	10,251,772	10,820,015	2,679,773	10,984,159	26,744,532	1,026,185,505
1996	1,926	23,641,580	262,355,763	688,814,691	7,483,834	681,330,858	11,106,806	11,158,973	3,004,491	8,225,856	27,480,244	1,029,019,261
1995	2,030	26,783,665	288,582,397	655,215,683	7,307,706	647,907,977	11,871,289	10,783,716	3,472,771	6,864,499	29,475,790	1,025,742,103
1994	2,152	25,188,667	290,276,346	642,787,265	7,726,056	635,061,209	6,739,666	11,001,964	4,830,945	5,745,963	29,723,527	1,008,568,282
1993	2,262	31,259,265	275,773,438	635,042,105	8,661,954	626,380,151	12,365,007	11,118,770	8,420,109	5,975,810	29,598,759	1,000,891,303
1992	2,390	34,764,042	267,585,268	656,828,172	8,911,403	647,916,769	13,750,577	11,468,923	15,870,155	7,260,786	31,597,955	1,030,214,478
1991	2,561	36,453,310	252,941,875	733,602,663	9,536,543	724,066,120	14,733,455	12,400,188	22,209,005	10,870,198	39,327,485	1,113,001,663
1990	2,815	39,978,145	285,420,184	821,936,839	9,655,145	812,281,696	16,199,471	13,971,150	27,822,061	14,304,302	49,200,961	1,259,177,997
1989	3,087	22,301,128	358,113,919	923,923,016	8,113,421	915,809,595	5,885,304	16,006,141	27,293,545	18,642,295	63,459,656	1,427,511,565
1988	3,438	25,888,270	431,026,664	1,006,093,682	10,547,564	995,546,115	3,758,146	17,449,212	33,155,428	27,473,651	72,191,307	1,606,488,808
1987	3,622	23,317,341	421,685,353	924,205,231	12,556,242	911,648,988	3,526,507	16,294,746	28,803,094	29,638,963	67,195,536	1,502,110,585
1986	3,677	25,326,266	367,275,702	869,049,328	9,092,199	859,957,122	4,568,663	14,945,935	21,808,572	27,050,903	65,933,187	1,386,866,491
1985	3,626	19,660,442	298,590,995	825,907,461	5,145,828	820,761,639	4,124,273	13,820,962	15,469,354	27,764,613	62,461,757	1,262,654,097
1984	3,418	17,076,864	288,204,890	737,657,960	3,193,876	734,464,086	3,098,192	12,642,734	10,508,179	25,803,117	52,448,442	1,144,246,523

Table SI13

INVESTMENT SECURITIES
FDIC-Insured Savings Institutions
United States and Other Areas

Balances at Year End, 1984 - 2000

(Dollar amounts in thousands)

Year	U.S. Treasury	U.S. Agencies and Corporations	U.S. Treasury, Agencies and Corporations	States and Political Subdivisions	Other Debt Securities	Equity Securities	Less: Contra Accounts	Less: Trading Accounts	Total Investment Securities (Book Value)	Memo: Mortgage Backed Securities
2000	2,140,587	52,069,201	226,410,667	3,865,834	43,110,679	10,570,668	1,361	758,615	283,197,872	213,425,879
1999	2,997,809	53,329,734	235,784,507	3,599,176	42,952,367	10,077,888	1,211	1,028,090	291,384,633	221,708,617
1998	4,264,028	50,438,530	222,116,160	3,171,012	35,217,791	10,974,589	22,961	1,956,480	269,500,112	207,288,731
1997	6,933,789	48,679,986	206,711,466	2,095,877	31,430,905	9,384,386	27,093	914,561	248,680,981	180,646,900
1996	10,236,447	49,219,443	212,816,508	2,066,642	39,410,068	8,651,473	-357,649	946,566	262,355,763	193,071,914
1995	18,414,481	213,394,490	231,808,971	1,947,135	47,423,325	7,473,335	-537,195	607,564	288,582,397	215,688,137
1994	26,938,553	207,542,770	234,481,323	1,940,411	47,258,408	6,416,160	-595,510	415,472	290,276,346	214,009,165
1993	26,659,148	189,301,900	215,961,048	2,002,694	50,617,952	7,969,402	-1,121,377	1,899,036	275,773,438	198,640,891
1992	32,410,212	177,043,656	209,453,868	1,908,244	50,815,142	6,132,119	-636,775	1,360,884	267,585,268	184,473,327
1991	24,280,116	168,706,299	192,986,415	2,280,451	53,030,218	5,796,635	-32,809	1,184,653	252,941,875	179,398,075
1990	24,534,154	196,385,916	220,920,070	2,481,362	57,816,628	6,473,791	1,747,145	524,522	285,420,184	193,120,889
1989	5,520,411	24,735,941	226,439,125	1,394,255	122,787,081	8,937,212	1,443,755	N/A	358,113,919	215,071,245
1988	N/A	N/A	279,208,500	1,497,108	141,744,918	9,169,324	593,186	N/A	431,026,664	252,309,372
1987	N/A	N/A	294,737,710	1,568,324	119,624,933	6,125,476	371,090	N/A	421,685,353	247,624,714
1986	N/A	N/A	231,201,226	1,700,571	128,559,799	5,978,861	164,755	N/A	367,275,702	182,854,174
1985	N/A	N/A	180,881,245	1,788,174	111,545,257	4,460,007	83,688	N/A	298,590,995	120,505,781
1984	N/A	N/A	180,814,331	1,529,132	103,667,208	2,263,131	68,912	N/A	288,204,890	116,748,461

Table SI14

LOANS AND LEASES
FDIC-Insured Savings Institutions
United States and Other Areas

Balances at Year End, 1984 - 2000

(Dollar amounts in thousands)

Year	Secured by Real Estate	To Depository Institutions	Agric- ultural Prod- uction	Commercial and Industrial	To Individuals	State & Political Sub- divisions	All Other Loans	Lease Financing Receivables	Less: Unearned Income	Less: Other Contra Accounts	Total Loans and Leases	Allowance for Losses Loans and Leases	Net Loans and Leases
2000	725,384,055	120,489	519,576	34,408,741	65,273,572	148,537	978,921	4,267,786	199,818	N/A	830,901,869	7,322,262	823,579,607
1999	670,510,361	559,892	461,611	27,059,706	59,164,850	185,827	788,981	2,783,298	204,990	N/A	761,309,536	6,905,292	754,404,244
1998	643,935,323	83,463	384,678	21,055,142	52,614,443	162,203	1,108,009	2,013,748	188,007	N/A	721,169,002	6,927,708	714,241,293
1997	631,880,779	504,677	267,025	16,203,280	47,669,832	104,300	689,466	1,648,490	215,130	N/A	698,752,719	6,979,903	691,772,817
1996	637,184,792	121,951	134,773	14,853,254	44,929,008	99,088	313,769	1,326,010	258,188	9,952,808	688,814,691	7,483,834	681,330,858
1995	609,955,131	248,827	53,603	12,243,376	40,422,089	89,341	340,714	884,677	293,127	8,728,951	655,215,683	7,307,706	647,907,977
1994	602,916,876	31,765	42,752	9,889,048	38,577,231	127,780	279,101	744,863	321,862	9,500,295	642,787,265	7,726,056	635,061,209
1993	595,433,249	62,913	38,181	9,825,273	37,568,380	102,015	250,851	701,304	355,550	8,584,528	635,042,105	8,661,954	626,380,151
1992	616,094,897	179,727	19,721	12,037,520	36,637,789	96,749	345,776	612,286	360,034	8,836,266	656,828,172	8,911,403	647,916,769
1991	678,083,169	746,134	8,127	22,930,208	40,693,604	134,560	819,543	671,141	412,329	10,071,502	733,602,663	9,536,543	724,066,120
1990	755,716,913	406,663	13,135	31,257,967	47,945,108	230,930	425,038	942,915	561,055	14,440,725	821,936,839	9,655,145	812,281,696
1989	846,902,489	514,531	12,664	40,731,005	58,292,836	238,528	434,663	1,386,268	631,616	23,958,399	923,923,016	8,113,421	915,809,595
1988	922,815,157	N/A	N/A	44,919,590	68,120,729	214,187	1,176,606	1,396,019	731,571	31,817,076	1,006,093,682	10,547,564	995,546,115
1987	852,443,862	N/A	N/A	34,028,487	69,898,968	208,034	1,164,484	1,375,639	642,727	34,271,511	924,205,231	12,556,242	911,648,988
1986	805,443,328	N/A	N/A	32,816,995	64,103,788	150,276	1,969,133	1,689,053	496,157	36,627,075	869,049,328	9,092,199	859,957,122
1985	785,047,637	604,311	5,552	24,418,439	57,686,313	N/A	632,723	1,612,209	464,951	43,634,822	825,907,461	5,145,828	820,761,639
1984	720,470,601	648,940	5,054	16,715,007	44,162,716	N/A	424,880	1,095,127	827,016	45,037,360	737,657,960	3,193,876	734,464,086

Table SI15

REAL ESTATE LOANS
FDIC-Insured Savings Institutions
United States and Other Areas

Balances at Year End, 1984 - 2000

(Dollar amounts in thousands)

Year	Construction and Land Development	1-4 Family Residential Properties	Multifamily Residential Properties	Non-Residential Properties	Total Real Estate Loans	Memo	
						Home Equity Loans	Contra Accounts
2000	34,832,430	574,032,936	56,768,706	59,749,983	725,384,055	23,107,014	3,545,607
1999	29,076,816	532,394,470	55,560,969	53,478,106	670,510,361	18,993,307	3,806,254
1998	23,385,814	518,184,412	54,489,376	47,875,721	643,935,323	16,786,078	3,843,044
1997	19,761,585	506,998,225	57,611,872	47,509,096	631,880,779	17,455,826	3,957,894
1996	25,617,765	502,075,336	59,517,861	50,193,598	637,184,792	18,272,053	4,415,528
1995	21,723,064	477,714,958	59,921,541	50,595,568	609,955,131	18,734,708	4,418,387
1994	20,023,450	467,893,072	62,672,796	52,327,558	602,916,876	17,391,042	4,895,307
1993	19,025,595	455,759,652	64,282,329	56,365,673	595,433,249	17,764,760	5,609,483
1992	19,441,126	469,251,122	66,108,928	61,293,721	616,094,897	20,289,065	5,724,097
1991	26,571,141	506,431,661	70,585,616	74,494,751	678,083,169	22,964,776	5,607,149
1990	44,402,545	544,268,559	77,447,642	89,598,167	755,716,913	24,369,160	5,541,476
1989	65,906,571	592,338,582	83,831,984	104,825,352	846,902,489	21,613,720	4,836,972
1988	88,164,326	625,568,035	92,083,322	116,999,474	922,815,157	11,638,738	7,775,998
1987	89,929,998	561,131,468	89,259,940	112,122,465	852,443,862	N/A	9,988,676
1986	96,383,870	528,475,574	79,330,616	101,253,263	805,443,328	N/A	7,330,058
1985	64,535,251	542,636,321	88,192,048	89,684,019	785,047,637	N/A	4,312,193
1984	25,140,730	517,786,118	76,199,356	101,344,402	720,470,601	N/A	2,840,973

Table SI16

LOANS TO INDIVIDUALS
FDIC-Insured Savings Institutions
United States and Other Areas

Balances at Year End, 1984 - 2000

(Dollar amounts in thousands)

Year	Credit Card and Related Plans	Home Improvement Loans	All Other	Total
2000	16,568,417	3,881,809	44,823,346	65,273,572
1999	15,350,103	2,682,714	41,132,033	59,164,850
1998	12,811,094	2,562,192	37,241,157	52,614,443
1997	11,416,977	2,868,536	33,384,319	47,669,832
1996	10,315,646	2,677,960	31,935,658	44,929,008
1995	8,448,597	2,274,888	29,698,604	40,422,089
1994	9,163,587	2,352,548	27,061,096	38,577,231
1993	10,385,103	1,852,823	25,330,453	37,568,380
1992	9,653,119	1,944,584	25,040,083	36,637,789
1991	8,401,614	2,390,248	29,901,741	40,693,604
1990	8,343,067	3,030,901	36,571,080	47,945,108
1989	7,308,085	3,990,246	46,994,505	58,292,836
1988	8,754,891	4,404,444	54,961,394	68,120,729
1987	12,483,149	4,560,058	52,855,761	69,898,968
1986	8,385,314	5,134,980	50,583,494	64,103,788
1985	5,245,093	6,273,430	46,167,790	57,686,313
1984	2,914,382	6,939,618	34,308,716	44,162,716

Table SI17

LIABILITIES AND EQUITY CAPITAL
FDIC-Insured Savings Institutions
United States and Other Areas

Balances at Year End, 1984 - 2000

(Dollar amounts in thousands)

Year	No. of Inst.	Liabilities					Equity Capital						Total Liabilities and Equity Capital
		Total Deposits	Borrowed Funds	Subord- inated Notes	Other Liabilities	Total Liabilities	Perpetual Preferred Stock	Common Stock	Surplus	Undivided Profits	FDIC Net Worth Certifs.	Total Equity Capital	
2000	1,590	737,876,684	359,651,689	3,122,620	17,963,641	1,118,614,635	1,294,206	910,073	49,556,143	51,500,718	N/A	103,261,140	1,221,875,776
1999	1,640	706,955,965	327,115,207	3,019,054	16,435,619	1,053,525,844	1,311,523	996,583	47,937,917	44,686,868	N/A	94,932,892	1,148,458,736
1998	1,689	704,854,874	267,613,256	2,812,330	18,567,090	993,847,552	1,299,199	957,305	45,663,348	46,594,489	N/A	94,514,341	1,088,361,893
1997	1,780	704,136,219	216,257,598	2,935,121	13,524,026	936,852,964	1,525,218	1,101,101	40,847,684	45,858,546	N/A	89,332,548	1,026,185,513
1996	1,926	727,922,862	200,979,238	2,400,551	11,283,526	942,499,872	1,481,667	1,219,548	38,565,729	44,533,365	N/A	85,845,961	1,029,019,264
1995	2,030	741,906,813	182,508,312	2,581,403	12,691,803	939,688,331	1,585,036	1,346,012	36,909,715	46,213,000	0	86,053,762	1,025,742,092
1994	2,152	737,180,175	178,358,727	2,395,207	10,699,266	928,633,375	1,675,323	1,604,623	33,987,393	42,667,568	0	79,934,907	1,008,568,283
1993	2,262	774,157,010	134,007,374	2,533,460	11,772,355	922,470,205	1,607,739	1,589,447	32,034,232	43,189,574	106	78,421,102	1,000,891,308
1992	2,390	828,352,685	113,430,881	3,055,945	11,025,065	955,864,578	1,468,981	1,610,303	30,145,542	41,124,984	82	74,349,889	1,030,214,470
1991	2,561	906,681,075	120,910,415	3,523,797	13,258,269	1,044,373,553	1,698,920	1,759,561	30,093,980	35,023,910	51,739	68,628,117	1,113,001,673
1990	2,815	987,142,157	183,580,333	4,331,165	16,589,504	1,191,643,186	1,601,213	1,935,410	30,915,532	32,916,616	166,046	67,534,817	1,259,177,998
1989	3,087	1,081,416,562	249,158,792	4,675,428	22,889,717	1,358,140,508	1,573,041	2,400,884	31,480,395	33,680,473	236,252	69,371,055	1,427,511,564
1988	3,438	1,193,133,708	317,230,322	5,504,131	24,622,300	1,540,490,476	1,913,866	3,007,393	33,374,049	27,370,799	331,180	65,997,301	1,606,487,818
1987	3,622	1,137,819,400	283,931,841	4,947,961	21,653,576	1,448,352,860	991,567	2,787,917	29,523,934	20,100,781	350,108	53,754,308	1,502,107,157
1986	3,677	1,083,166,920	219,080,752	4,580,158	24,260,646	1,331,088,491	497,429	2,524,930	25,636,877	26,601,902	511,524	55,772,662	1,386,861,155
1985	3,626	1,022,739,280	171,822,146	3,302,787	20,001,171	1,217,865,484	544,342	1,495,760	15,744,661	26,435,213	563,041	44,781,047	1,262,646,533
1984	3,418	944,732,761	146,713,629	2,122,828	15,611,462	1,109,180,710	395,219	1,119,403	10,943,568	22,139,376	468,250	35,065,815	1,144,246,525

Table SI18

DEPOSITS
FDIC-Insured Savings Institutions
United States and Other Areas

Balances at Year End, 1984 - 2000

(Dollar amounts in thousands)

Year	Total Deposits	Memo			
		Demand	Time (Over \$100K)	IRA's and Keogh's	Brokered Deposits
2000	737,876,684	44,016,395	142,788,741	58,411,980	25,905,427
1999	706,955,965	39,733,999	122,182,301	58,616,209	21,747,042
1998	704,854,874	40,313,129	113,721,720	61,756,127	13,130,970
1997	704,136,219	36,172,914	98,219,115	67,020,264	12,735,454
1996	727,922,862	33,127,214	86,485,338	73,022,528	10,992,853
1995	741,906,813	29,955,934	80,772,971	77,885,650	9,497,470
1994	737,180,175	25,702,018	70,902,716	78,620,755	8,020,847
1993	774,157,010	27,412,951	72,537,522	82,462,837	6,068,822
1992	828,352,685	22,059,777	75,282,412	91,040,557	11,912,289
1991	906,681,075	18,595,447	82,870,160	98,513,410	16,731,813
1990	987,142,157	17,394,242	100,732,808	100,245,178	34,297,313
1989	1,081,416,562	18,938,141	130,901,979	100,272,455	59,982,552
1988	1,193,133,708	5,708,924	151,569,345	99,606,232	80,229,665
1987	1,137,819,400	4,925,205	141,817,482	88,555,753	69,183,029
1986	1,083,166,920	5,058,674	128,898,751	79,441,035	46,727,890
1985	1,022,739,280	2,464,549	110,908,053	66,170,829	43,369,942
1984	944,732,761	1,856,234	116,292,222	50,132,849	1,180,744

Table SI19

INTEREST EARNING ASSETS AND INTEREST BEARING LIABILITIES
FDIC-Insured Savings Institutions
United States and Other Areas

Balances at Year End, 1984 - 2000

(Dollar amounts in thousands)

Year	Interest Earning Assets						Interest Bearing Liabilities						
	Interest Earning Balances	Investment Securities	Net Loans and Leases	Federal Funds Sold	Trading Account Assets	Total Interest Earning Assets	Interest Bearing Assets	Federal Funds Purchased	Advances From FHLB	Demand Notes and Other Borrowings	Subordinated Notes	FDIC Net Worth Certifs.	Total Interest Bearing Liabilities
2000	8,627,866	283,197,872	823,579,607	14,890,445	805,391	1,131,101,181	737,876,684	78,246,617	223,279,973	281,405,072	3,122,620	N/A	1,323,930,966
1999	7,856,037	291,384,633	754,404,244	10,595,320	1,053,567	1,065,293,801	706,955,965	82,073,795	189,893,815	245,041,412	3,019,054	N/A	1,226,984,041
1998	12,288,587	269,500,112	714,241,293	14,779,756	2,033,121	1,012,842,869	704,854,874	62,856,930	143,095,686	204,756,326	2,812,330	N/A	1,118,376,146
1997	8,968,489	248,680,981	691,772,817	9,237,167	1,014,605	959,674,059	704,136,219	50,713,241	118,619,689	165,544,357	2,935,121	N/A	1,041,948,627
1996	8,487,969	262,355,763	681,330,858	10,105,627	1,001,179	963,281,396	727,922,862	52,317,565	103,606,113	148,661,673	2,400,551	N/A	1,034,908,764
1995	10,605,699	288,582,397	647,907,977	11,227,557	643,732	958,967,362	741,906,813	55,288,206	85,142,885	127,220,106	2,581,403	0	1,012,139,413
1994	9,857,346	290,276,346	635,061,209	6,179,087	560,579	941,934,567	737,180,175	52,808,625	88,860,687	125,550,102	2,395,207	0	1,006,794,796
1993	15,585,712	275,773,438	626,380,151	10,060,330	2,304,677	930,104,308	774,157,010	33,767,055	76,035,487	100,240,319	2,533,460	106	986,733,437
1992	18,954,939	267,585,268	647,916,769	12,230,326	1,520,251	948,207,553	801,071,281	26,585,259	64,058,263	86,845,622	3,055,945	82	981,616,452
1991	20,910,582	252,941,875	724,066,120	13,431,407	1,302,048	1,012,652,032	882,423,920	25,963,511	66,482,714	94,946,904	3,523,797	51,739	1,073,392,585
1990	22,652,334	285,420,184	812,281,696	15,080,795	1,118,676	1,136,553,685	965,031,243	46,965,932	93,396,208	136,614,401	4,331,165	166,046	1,246,504,995
1989	2,523,307	358,113,919	915,809,595	5,579,884	305,420	1,282,332,125	1,059,824,939	63,330,717	116,675,716	185,828,075	4,675,428	236,252	1,430,571,127
1988	4,063,557	431,026,664	995,546,115	3,632,599	125,547	1,434,394,482	1,183,741,600	100,364,801	138,325,865	216,865,521	5,504,131	331,180	1,645,133,098
1987	3,157,560	421,685,353	911,648,988	3,429,877	96,630	1,340,018,408	1,129,325,920	94,920,887	121,013,778	189,010,954	4,947,961	350,108	1,539,569,608
1986	3,487,742	367,275,702	859,957,122	4,461,419	107,244	1,235,289,229	1,074,596,847	67,979,344	102,419,585	151,101,408	4,580,158	511,524	1,401,188,866
1985	N/A	298,590,995	820,761,639	4,124,273	N/A	1,123,476,907	1,015,340,476	51,530,980	85,810,470	120,291,166	3,302,787	563,041	1,276,838,920
1984	N/A	288,204,890	734,464,086	3,098,192	N/A	1,025,768,668	938,077,232	51,958,967	72,403,286	94,754,662	2,122,828	468,250	1,159,785,225

Table SI20

PAST DUE AND NONACCRUAL LOANS/LEASES
FDIC-Insured Savings Institutions
United States and Other Areas

Balances at Year End, 1984 - 2000

(Dollar amounts in thousands)

Year	Loans and Leases Past Due			Nonaccrual Loans and Leases	Noncurrent Loans and Leases
	30-89 Days	90 Days or More	Total		
2000	8,611,761	912,657	9,524,418	4,970,761	5,883,418
1999	6,721,681	714,659	7,436,340	4,819,423	5,534,082
1998	7,478,748	772,499	8,251,247	5,458,103	6,230,602
1997	8,132,378	781,384	8,913,762	6,841,755	7,623,139
1996	9,244,760	951,457	10,196,217	7,889,331	8,840,318
1995	9,293,792	1,110,815	10,404,607	8,068,505	9,179,320
1994	8,579,072	947,180	9,526,252	8,571,686	9,518,866
1993	9,931,833	999,440	10,931,273	12,329,582	13,329,022
1992	12,456,202	1,326,085	13,782,287	15,664,808	16,990,893
1991	17,384,118	2,711,193	20,095,311	21,451,038	24,162,231
1990	20,356,332	3,570,847	23,927,179	21,499,876	25,070,723
1989	4,636,362	1,049,010	5,685,372	4,368,316	35,254,257
1988	3,597,731	776,795	4,374,526	2,097,871	39,302,887
1987	2,847,541	597,949	3,445,490	952,387	43,255,193
1986	2,660,547	537,765	3,198,312	705,270	37,448,697
1985	N/A	N/A	N/A	N/A	23,979,332
1984	N/A	N/A	N/A	N/A	15,260,473

NOTES TO USERS

SAVINGS INSTITUTIONS**General Comments**

- 0 Represents a positive amount less than \$500.
- (0) Represents a negative amount less than \$(500).
- NA Not available or not applicable.

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

SI01: Number of Institutions by Regulatory Agent and Insurance Fund**Significant Events**

1984 - Deposit insurance for mutual savings banks (savings banks with no capital stock that accept only, with a few exceptions, savings deposits and whose earnings inure to the benefit of the depositor). These banks include those operating under special state banking codes applicable to mutual savings banks and all guaranty savings banks in New Hampshire and all insured savings banks in Massachusetts. Deposit insurance for all savings and loan associations and all federally insured savings banks not insured by the FDIC provided by the Federal Savings and Loan Insurance Corporation (FSLIC).

1989 - Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) passed. FIRREA created and funded a government agency, the Resolution Trust Corporation (RTC) to manage and dispose of, either through sale or liquidation, any failed savings institution transferred from OTS through September 30, 1993. FIRREA specified that any funds needed to protect the depositors of these failed savings institutions would be publicly provided until the termination of the RTC on December 31, 1996. Additionally, FIRREA specified that the FDIC would be the sole insurer of all financial institutions, and that institutions would acquire deposit insurance through either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) depending upon their charter. The SAIF replaced the FSLIC insurance fund. Further, FIRREA specified that any acquisition of deposits insured by a fund other than the acquiring institution's must maintain a percentage in both insurance funds equivalent to the membership percentage at the date of acquisition. Regulatory supervision continued to be provided by the FDIC and the OTS depending

NOTES TO USERS

upon the charter of the institution.

1993-1995 - The RTC Completion Act extends the RTC's responsibility to accept failed savings institutions from OTS through July 1, 1995 and terminates the RTC on December 31, 1995. Funding for future failures of savings institutions to be borne by either the BIF or SAIF.

1996-present - The Deposit Insurance Fund Act of 1996 (DIFA) was passed at the end of the third quarter and included a one-time special assessment on institutions with SAIF insurance that cost the industry \$3.5 billion. The DIFA was part of the Economic Growth and Regulatory Paper Reduction Act of 1996. This act relaxed the Qualified Thrift Lender test by increasing the amount of consumer-oriented loans, such as credit card loans, that can be counted as qualifying assets. This act also raised the allowable percentage of loans to commercial borrowers to 20 percent, where amounts in excess of 10 percent must be made up of loans to small businesses. Earlier in the year, the Small Business Job Protection Act of 1996 removed the favorable treatment for a bad debt reserve for tax purposes. This act put savings institutions on par with commercial banks for the tax treatment of bad debt reserves. Starting in 1996, the TFR was completed on a fully consolidated basis, with the exception of subsidiary depository institutions being reported on the equity method of accounting. The Call reports also use this method of consolidation. Prior to this time, the TFR reflected the consolidation of the parent thrift with all finance subsidiaries only. All other subsidiaries were reported on an equity or cost basis.

SI02: Changes in Number of Institutions

Additions During Year:

New Institutions Chartered - Represents institutions newly chartered by federal or state banking authorities including authorities in the U. S. Territories or possessions.

New Charters To Absorb Another Charter - Represents a new savings institution charter created to absorb any other type of charter in its first quarter of operation.

Noninsured Becoming Insured - Represents the transfer of an existing institution that does not have deposit insurance to a savings institution charter with FDIC insurance from BIF or SAIF. Examples of such institutions include Trust Banks and savings institutions with state deposit insurance that apply for and receive FDIC insurance.

Charter Transfers From Commercial Banks - Represents the transfer of a commercial bank to a savings institution charter that meets the definition of a thrift (see Notes to Table SI-1) and has applied for and received FDIC insurance (BIF or SAIF).

Deletions During Year

Unassisted Mergers and Consolidations of Thrifts - Represents the absorption of a savings institution charter by another savings institution without assistance. Both institutions may be owned by the same holding company in a consolidation of affiliates.

Unassisted Mergers With Commercial Banks - Represents the absorption of a savings institution charter by a commercial bank without assistance.

Closings

Assisted Mergers With Thrifts - Represents the absorption of a failing savings institution by another savings institution with assistance from either the BIF or SAIF. (Included are RTC Accelerated Resolution Program (ARP) assisted mergers. These institutions were not placed in RTC conservatorship.)

Assisted Mergers with Commercial Banks

Assisted Payouts - Represents all assisted payouts of FDIC-insured savings institutions that are not in RTC conservatorship.

Voluntary Liquidations - Represents all instances where the owners of a thrift voluntarily surrender their charter with all liabilities including deposits paid down and all assets sold.

NOTES TO USERS

Failures Transferred To RTC Conservatorship - Represents institutions that were declared failed and placed under RTC conservatorship until a buyer(s) is(are) found or a payout to depositors occurs.

Charter Transfers To Commercial Banks - Represents the charter transfer of existing FDIC-insured savings institutions to an FDIC-insured commercial bank charter.

Adjustment For Missing Reports - Represents any FDIC-insured savings institution that did not file a financial report during the year in which the charter was added or deleted.

SI03: Number of Institutions and Offices by Charter Type

Savings institutions are permitted to obtain State charters through a state chartering authority or Federal charter through the Office of Thrift Supervision (OTS). The OTS supervises all federal savings and loan charters and federal savings bank charters. The OTS acts as the primary federal regulator of state chartered savings and loans. The FDIC provides federal oversight of all state chartered savings banks. They are insured by either the Savings Association Insurance Fund (SAIF) or the Bank Insurance Fund (BIF).

The number of offices includes the head or main office of each institution as well as all branches and offices operated by each institution.

SI04: Number of Offices and Branches

Branches include all offices of institutions operating more than one office, other than the head office, at which deposits are received or checks cashed. The term "branch" includes any branch institution, branch office, branch agency, additional office or any branch or place of business located in any state, Puerto Rico, the U.S. Virgin Islands, or Pacific Islands, at which deposits are received or checks paid or money lent. An automated teller machine, by itself, is not considered a branch.

SI05: Number of Institutions with Branches

Unit savings operate only one office at which deposits are received or other savings institution business is conducted. Institutions with branches are institutions that operate one or more offices in addition to the main or head office.

Branches include all offices of an institution other than its head office, at which deposits are received, checks paid or money lent. Facilities separate from an institution's premises, facilities at government installations, offices, agencies, paying or receiving stations, drive-in facilities and other facilities operated for limited purposes are defined as branches under the FDI Act, regardless of the fact that in certain states, including several of which prohibit the operation of branches, such limited facilities are not considered branches within the meaning of state law.

The notes to Table SI-3 may also be helpful in interpreting the data contained in this table.

SI07: Net Income

Significant Events

NOTES TO USERS

1984 - Deposit insurance for mutual savings banks (savings banks with no capital stock that accept only, with a few exceptions, savings deposits and whose earnings inure to the benefit of the depositor). These banks include those operating under special state banking codes applicable to mutual savings banks and all guaranty savings banks in New Hampshire and all insured savings banks in Massachusetts.

1984 - Deposit insurance for all savings and loan associations and all federally insured savings banks not insured by the FDIC provided by the Federal Savings and Loan Insurance Corporation (FSLIC).

1989 - Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) passed. FIRREA created and funded a government agency, the Resolution Trust Corporation (RTC) to manage and dispose of, either through sale or liquidation, any failed savings institution transferred from OTS through September 30, 1993. FIRREA specified that any funds needed to protect the depositors of these failed savings institutions would be publicly provided until the termination of the RTC on December 31, 1996. Additionally, FIRREA specified that the FDIC would be the sole insurer of all financial institutions, and that institutions would acquire deposit insurance through either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) depending upon their charter. The SAIF replaced the FSLIC insurance fund. Further, FIRREA specified that any acquisition of deposits insured by a fund other than the acquiring institution's must maintain a percentage in both insurance funds equivalent to the membership percentage at the date of acquisition. Regulatory supervision continued to be provided by the FDIC and the OTS depending upon the charter of the institution.

1993-present - The RTC Completion Act extends the RTC's responsibility to accept failed savings institutions from OTS through July 1, 1995 and terminates the RTC on December 31, 1995. Funding for future failures of savings institutions to be borne by either the BIF or SAIF.

Field Content

Number of Institutions - The total number of FDIC insured savings institutions submitting Call reports or Thrift Financial Reports. This number may differ from the actual count of institutions in other tables due to the exclusion of institutions active on December 31 that did not submit a Call report. This occurs most often when an institution is merged or closed on or just after December 31. This number does not include any institution transferred to the RTC.

Total Interest Income - Represents total interest income earned or accrued on all assets. See Table SI-8 for individual components and more detailed explanatory notes.

Total Interest Expense - Represents total interest paid or accrued on all interest bearing liabilities. See Table SI-9 for individual components and more detailed explanatory notes.

Net Interest Income - Represents the difference between Total Interest Income and Total Interest Expense.

Total Noninterest Income - Represents the total of all noninterest income. See Table SI-10 for individual components and more detailed explanatory notes.

Total Noninterest Expense - Represents the total of all noninterest expense. See Table SI-11 for individual components and more detailed explanatory notes.

1984-1986 - Includes losses on sale of mortgage pool and other securities held for investment for TFR filers.

1987-1989 - For TFR filers, excludes losses on loans held for investment.

Provision for Loan and Lease Losses

1984-1986 - This item is not reported for TFR filers.

1987-present - Represents the amount needed to make the allowance for loan and lease losses adequate to absorb expected loan and lease losses, based upon management's evaluation of the bank's current loan and lease portfolio. The amount taken here may differ from the bad debt expense deduction taken for federal income tax purposes.

Pre-tax Net Operating Income - Represents Net Interest Income plus Total Noninterest Income less Total Noninterest Expense and the Provision for Loan & Lease Losses.

NOTES TO USERS

Securities Gains (Losses)

1984-1986 - TFR filers report only gains. Losses on securities included in Noninterest Expense.

1987-1989 - Includes gains (losses) on loans held for investment for TFR filers.

1990-present - Represents the net value of profits on securities sold or redeemed less losses on securities sold. Actual recoveries on securities and actual charge-offs are reported separately and are included in Noninterest Income - All Other or Noninterest Expense - All Other, respectively.

Applicable Income Taxes - Represents Federal, state and local taxes on income. It does not include taxes relating to securities transactions or extraordinary items.

Net Extraordinary Items - Represents the results of material events and transactions that are both unusual and infrequent.

Net Income - Represents the net result of all income less all expense.

SI08: Interest Income

Field Content

Interest Income on Loans and Leases

Loans - Represents all interest, fees and similar charges levied against or associated with all assets reportable as loans. Includes interest, yield related fees, commitment fees, service charges on loans and discount accretion.

(One savings bank with an office in Canada has been reporting on the Domestic & Foreign Consolidated Call report form (FFIEC 031). It does not, however, indicate any income or expenses relating to foreign operations).

Leases - 1984-1988 - Income on leases, if any, is included in interest income on loans.

1989-present - Represents income and fees relating to direct financing and leveraged leases.

Total Interest Income on Loans and Leases - Represents the total of income on loans and income on leases.

Other Interest Income**Investment Securities**

1984- 1989 - Represents interest and dividends, net of premium amortization and discount of accretion, on all assets that are reportable as securities. Includes interest income on assets held in trading accounts for TFR filers.

1990-present - Represents interest and dividends, net of premium amortization and discount of accretion, on all assets that are reportable as securities. This item includes interest income on deposits for TFR filers.

Trading Account Assets

1984-1989 - Represents interest income earned on all trading account assets. This item is included in Securities for TFR filers. It was not separately reported.

1990-present - Represents interest income earned on all trading account assets.

Federal Funds Sold & Securities Purchased - Represents gross income of all assets reportable under this category. This item is included in Securities for TFR filers. It was not separately reported.

Balances Due From Depository Institutions

1984-1985 - This value was reported as part of other operating income and is included in Noninterest Income - All Other.

1986-present - Represents income from balances due from other depository institutions. This item is not separately reported by TFR filers. It is included in Securities.

Total Other Interest Income - Represents the total of all Other Interest Income components.

Total Interest Income

NOTES TO USERS

1984-present - Represents the sum of Interest Income on Loans and Leases - Total plus Other Interest Income- Total.

SI09: Interest Expense

Field Content

Interest on Deposits

1984-present - Represents all interest on all liabilities reportable as deposits. Includes finders' and brokers' fees that represent an adjustment to the interest paid on deposits acquired through brokers. Early withdrawal penalties or portions of such penalties that represent the forfeiture of interest are deducted from gross interest paid. (One savings bank with an office in Canada has been reporting on the Domestic and Foreign Consolidated Call report form (FFIEC 031). It does not, however, indicate any income or expense relating to foreign operations).

Other Interest Expense

Federal Funds Purchased and Securities Sold -- Represents the gross expense of all liabilities reportable under this category.

This item is not reported separately by TFR filers. It is included in Borrowed Money.

Borrowed Money - Represents interest expense related to demand notes issued to the U.S. Treasury, mortgage indebtedness, obligations under capitalized leases and on other borrowed money.

Subordinated Notes & Debentures - Represents interest expense related to subordinated notes, capital notes, and debentures. **Advances from FHLB** - Represents interest expense and yield adjustments on all advances from the FHLB.

This item is not reported by FDIC Call Report filers.

Total - Represents the sum of all components of Other Interest Expense.

Total Interest Expense - Represents the total of Interest on Deposits plus Other Interest Expense - Total.

SI10: Noninterest Income and Noninterest Expense

Field Content

Noninterest Income

Fee Income - Represents service charges on deposit accounts such as maintenance fees, activity charges, administrative charges, overdraft charges and check certification charges; mortgage loan servicing fees plus other fees and charges, including prepayment loan fees, late charges, assumption fees, and amortization of commitment fees.

Other Noninterest Income

1984 - 1989 - Same as above except gains on the sale of loans held for investment are excluded for TFR filers.

1990 - Present - Represents income derived from the sale of assets held for sale; office building operations; real estate held for investment; REO operations; LOCOM adjustments made to assets held for sale; net income (loss) from investments in service corporations/subsidiaries (other than operating or finance subsidiaries); leasing operations; realized and unrealized gains (losses) on trading assets; gains on the sale of REO real estate held for investment, and loans held for investment; and the amortization of deferred gains (losses) on asset hedges.

Total Noninterest Income

1984 - 1989 - Represents the sum of Other Fee Income plus All Other. Excludes gains on the sale of loans held for investments for TFR filers which are included in securities gains.

1990-present - Represents the sum of Other Fee Income plus All Other.

NOTES TO USERS

Noninterest Expense

Employee Salaries & Benefits - Represents salaries, taxes and benefits of all officers and employees of the bank and its consolidated subsidiaries including guards, temporary office help, cafeteria employees, and building and maintenance employees.

Occupancy Expenses - Represents all noninterest expenses related to the use of the premises, equipment, furniture and fixtures of the institution, whether owned or leased, net of any rental income received.

All Other

1984 - 1986 - Same as above except that it includes loss on sale of securities held for investments for TFR filers.

1987-present - Represents amounts of all other categories of expense not included elsewhere. Includes fees paid to directors, trustees and advisory board members; premiums on fidelity insurance and deposit insurance; retainer and legal fees; net losses from the sale or disposition of Loans, premises and fixed assets, other real estate owned, and branches; management fees assessed by parent bank holding companies; advertising, public relations and promotional expenses; amortization expense of intangible assets; charitable contributions; net losses on futures and forward contracts; office supplies; telephone expenses; examination and audit fees; charge-offs and write downs of securities prior to sale; and other miscellaneous expenses.

Total Noninterest Expense - Represents the sum of all noninterest expense components.

Amortization of Intangibles - Represents the amortization expense of intangible assets, primarily goodwill. Includes only amortization of goodwill for TFR filers.

SI11: Charge-Offs and Recoveries on Loans/Leases, Cash Dividends and Number of Employees

Field Content

Loan and Lease Charge-offs

1984-1989 - Represents actual loans and leases charged off against the allowance for loan and lease losses. Not collected by TFR filers.

1990-present - Represents actual loans and leases charged off against the allowance for loan and lease losses.

Loan and Lease Recoveries

1984-1989 - Represents actual loan and lease recoveries credited to the allowance for loan and lease losses. Not collected by TFR filers.

1990-present - Represents actual loan and lease recoveries credited to the allowance for loan and lease losses.

Net Loan and Lease Charge-offs

1984-1989 - Represents Loan and Lease Charge-offs less Loan and Lease Recoveries. An amount enclosed in parentheses indicates net recoveries. Not collected by TFR filers.

1990-present - Represents Loan and Lease Charge-offs less Loan and Lease Recoveries. An amount enclosed in parentheses indicates net recoveries.

Cash Dividends Declared (Preferred) - Represents all cash dividends declared on limited life and perpetual preferred stock during the calendar year, regardless of when payable.

Cash Dividends Declared (Common) - Represents all cash dividends declared in all classes of common stock during the calendar year, regardless of when payable.

Total Cash Dividends Declared - Represents all cash dividends declared on all classes of preferred and common stock during the calendar year, regardless of when payable.

Number of Employees

1984-1989 - Represents the number of full time equivalent employees on the payroll as of each year end. Not collected by TFR filers.

NOTES TO USERS

1990-present - Represents the number of full time equivalent employees on the payroll as of each year end.

Number of Institutions - Represents the number of institutions as of each year end.

SI12: Assets

Significant Events

1984 - Deposit insurance for mutual savings banks (savings banks with no capital stock that accept only, with a few exceptions, savings deposits and whose earnings inure to the benefit of the depositor). These banks include those operating under special state banking codes applicable to mutual savings banks and all guaranty savings banks in New Hampshire and all insured savings banks in Massachusetts.

1984 - Deposit insurance for all savings and loan associations and all federally insured savings banks not insured by the FDIC provided by the Federal Savings and Loan Insurance Corporation (FSLIC).

1989 - Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) passed. FIRREA created and funded a government agency, the Resolution Trust Corporation (RTC) to manage and dispose of, either through sale or liquidation, any failed savings institution transferred from OTS through September 30, 1993. FIRREA specified that any funds needed to protect the depositors of these failed savings institutions would be publicly provided until the termination of the RTC on December 31, 1996. Additionally, FIRREA specified that the FDIC would be the sole insurer of all financial institutions, and that institutions would acquire deposit insurance through either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) depending upon their charter. The SAIF replaced the FSLIC insurance fund. Further, FIRREA specified that any acquisition of deposits insured by a fund other than the acquiring institution's must maintain a percentage in both insurance funds equivalent to the membership percentage at the date of acquisition. Regulatory supervision continued to be provided by the FDIC and the OTS depending upon the charter of the institution.

1993-present - The RTC Completion Act extends the RTC's responsibility to accept failed savings institutions from OTS through July 1, 1995 and terminates the RTC on December 31, 1995. Funding for future failures of savings institutions to be borne by either the BIF or SAIF.

Field Content

Number of Institutions - Represents the total number of insured savings institutions submitting Call or TFR reports. This number may differ from the actual count of institutions in other tables due to the exclusion of institutions active on December 31 that did not submit a Call or TFR report. This occurs most often when a bank is merged or closed on or just after December 31.

Cash

1984-1989 - Represents currency and coin, balances due from institutions, and cash items. Excludes interest earning deposits in FHLB's for TFR filers.

1990-present - Represents currency and coin, balances due from institutions, and cash items.

Securities

1984-1989 - Represents securities of the U.S. Treasury, the U.S. Government, direct and guaranteed, US Government agencies and corporations, obligations of states, counties and municipalities, corporate bonds, other bonds, notes and debentures, and equity securities. The amount is net of valuation allowances. For TFR filers, balances include interest-earning deposits in FHLB, other interest-earning deposits, federal funds sold and assets held in trading accounts.

1990-present - Represents securities of the U.S. Treasury, the U.S. Government, direct and guaranteed, US Government agencies and corporations, obligations of states, counties and municipalities, corporate bonds, other bonds, notes and debentures, and equity securities. The amount is net of valuation allowances and excludes assets held in trading accounts.

NOTES TO USERS

Total Loans and Leases

1984-1989 - Represents the total of all loans and leases, net of unearned income, loans in process, and unamortized yield adjustments. For TFR filers this item is net of unamortized yield adjustments for mortgage pool securities.

1990-present - Represents the total of all loans and leases, net of unearned income, loans in process, and unamortized yield adjustments.

Reserve for Loan and Lease Losses

1984-1989 - Represents the allowance for losses on loans and leases. Includes allowance for mortgage pool securities for TFR filers.

1990-present - Represents the allowance for losses on loans and leases.

Net Loans and Leases - Represents Total Loans & Leases less the Reserve for Loan & Lease Losses.

Other Earning Assets

1984-1989 - Represents Federal funds sold and securities purchased under agreements to resell (repurchase agreements). Items not separately reported by TFR filers. They are included in Securities.

1990-present - Represents Federal funds sold and securities purchased under agreements to resell (repurchase agreements). Includes only federal funds sold for TFR filers. Repurchase agreements are included in Securities.

Bank Premises and Equipment - Represents bank premises, furniture and equipment, net of depreciation.

Other Real Estate - Represents other real estate owned net of reserves for losses.

Intangible Assets - Represents goodwill, mortgage servicing rights, and other identifiable intangible assets.

All Other Assets - Same as above except that investment in service corporations/subsidiaries is reported gross of valuation allowances by TFR filers, and assets held in trading accounts are included in Securities for TFR filers.

1990-Present - Represents all association assets not previously mentioned. Includes all non real estate repossessed property, investment in service corporations/subsidiaries, property leased to others, income earned but not yet collected, assets held in trading accounts, and miscellaneous assets.

Total Assets - The total of all asset components.

SI13: Investment Securities

Field Content

U.S. Treasury

1984-1988 - Not separately reported. Included in U.S. Treasury, Agencies & Corporations.

1989 - Represents all obligations of the U.S. Treasury - bills, notes and bonds. Only includes Call Report filers.

1990-1995 - Represents all obligations of the U.S. Treasury - bills, notes and bonds. Includes securities held in trading accounts for TFR filers.

1996-present - Represents all obligations of the U.S. Treasury - bills, notes and bonds. Only includes Call Report filers.

U.S. Agencies and Corporations

1984-1986 - Included in U.S. Treasury, Agencies & Corporations and includes securities held in trading accounts for TFR filers. Does not include mortgage derivative Securities for TFR filers.

1987-1988 - Included in U.S. Treasury, Agencies & Corporations and includes securities held in trading accounts for TFR filers.

1989 - Represents all obligations of U.S. agencies and corporations, both direct and guaranteed by the U. S. Government. Only includes Call Report filers.

1990-1995 - Represents all obligations of U.S. agencies and corporations, both direct and guaranteed by the U. S. Government. Includes securities held in trading accounts for TFR filers.

NOTES TO USERS

1996-present - Represents all obligations of U.S. agencies and corporations, both direct and guaranteed by the U. S. Government. Only includes Call Report filers.

U.S. Treasury, Agencies & Corporations

1984-Present - Includes all obligations of U.S. Government agencies and corporations, both guaranteed and not guaranteed. Includes securities held in trading accounts for TFR filers.

States & Political Subdivisions

1984-1989 - Represents all obligations (other than loans) of states and political subdivisions in the United States. Not reported separately by TFR filers.

1990-present - Represents all obligations (other than loans) of states and political subdivisions in the United States. Includes securities held in trading accounts for TFR filers.

Other Debt Securities

1984-1989 - Same as above, except that States and Political Subdivisions are included for TFR filers.

1990-present - Includes all bonds, notes and debentures of domestic corporations and foreign bonds, notes and debentures, both public and private. Includes securities held in trading accounts for TFR filers. Does not include privately-issued collateralized mortgage obligations (including REMICS) for TFR filers.

Equity Securities - Includes all preferred and common stock, mutual funds and Federal Reserve Stock. Does not include FHLB stock.

Less Contra Accounts - Represents amounts reported by savings institutions that file on the Thrift Financial Report. Contra accounts include accrued interest receivable, unamortized yield adjustments and valuation allowances. Negative amounts reflect unamortized premiums and deferred direct costs exceeding unamortized discounts and deferred loan fees.

Less Trading Accounts - 1990-present - Represents securities held or acquired for the purpose of sale. Only includes TFR filers. Call Report filers collect details of securities without trading accounts.

Total Securities (Book Value)

1984-1989 - Represents the total of all securities, both domestic and foreign, net of valuation reserves. For TFR filers this amount includes interest-earning deposits in FHLB, other interest-earning deposits, federal funds sold and assets held in trading accounts.

1990-present - Represents the total of all securities, both domestic and foreign, net of valuation reserves, contra accounts and trading accounts.

Mortgage Backed Securities - Represents mortgage backed securities on a consolidated basis. Includes U.S. government agency and corporation obligations issued or guaranteed certificates of participation in pools of residential mortgages, U.S. government agency and corporation obligations, collateralized mortgage obligations issued by Federal National Mortgage Association (FNMA) and Federal Home Loan Mortgage Corporation (FHLMC) (including REMICS), other domestic debt securities - private (i.e., non-government issued or guaranteed) certificates of participations in pools of residential mortgages, and other domestic debt securities - privately-issued collateralized mortgage obligations (including REMICS).

SI14: Loans and Leases**Field Content****Secured by Real Estate**

1984-1987 - Represents all loans secured by real estate. For TFR filers this figure excludes revolving loans secured by 1-4 family dwelling units and home equity loans based on the creditworthiness of the borrower. They are included in To Individuals.

1988-present - Represents all loans secured by real estate.

NOTES TO USERS

To Depository Institutions

1984-1985 - Represents all loans to domestic and foreign commercial banks and other financial institutions. Not separately collected by TFR filers, included in Commercial and Industrial.

1986-1988 - Loans to financial institutions are included in All Other Loans. Not separately collected by TFR filers, included in Commercial and Industrial.

1989-present - Represents all loans to domestic and foreign commercial banks and other financial institutions. Not separately collected by TFR filers, included in Commercial and Industrial.

Agricultural Production

1984-1985 - Represents all loans to farmers and loans for agricultural production. Not separately collected by TFR filers, included in Commercial and Industrial.

1986-1988 - Included in All Other Loans. Not separately collected by TFR filers, included in Commercial and Industrial.

1989-present - Represents all loans to farmers and loans for agricultural production. Not separately collected by TFR filers, included in Commercial and Industrial.

Commercial and Industrial - Represents all loans and commercial paper for commercial or industrial purposes. For TFR filers, includes loans to financial institutions and agricultural production loans.

To Individuals

1984-1987 - Represents all loans to individuals to finance autos, home improvement, and personal expenses. It includes both installment and single payment loans. For TFR filers includes revolving loans secured by 1-4 family dwelling units and home equity loans based on the creditworthiness of the borrower.

1988-present - Represents all loans to individuals to finance autos, home improvement, and personal expenses. It includes both installment and single payment loans.

States & Political Subdivisions - Represents all obligations (other than securities), direct loans and Industrial Development Bonds that have the characteristics of loans. Not separately collected by TFR filers, included in Commercial and Industrial.

All Other Loans - Represents all loans not categorized above, such as loans to brokers and dealers in securities, loans for purchasing or carrying securities, loans to finance and investment companies, loans to holding companies of financial institutions and loans to individuals for investment purposes.

Lease Financing Receivables - 1986-present - Represents all outstanding receivable balances relating to direct financing and leveraged leases on property acquired by the institution for leasing purposes.

Less: Unearned Income - Represents the amount of income collected but not earned on loans.

Less: Other Contrast

1984-1989 - For TFR filers, includes advances for taxes and insurance, loans in process on mortgages and nonmortgages, unamortized yield adjustments for mortgages and nonmortgages. Includes Unamortized yield adjustments on mortgage pool securities. Does not include Call report filers.

1990-present - For TFR filers, includes advances for taxes and insurance, loans in process on mortgages and nonmortgages, unamortized yield adjustments for mortgages and nonmortgages. Does not include Call report filers.

Total Loans & Leases

1984-1989 - Represents the sum of all components of loans. For TFR filers this item is net of unamortized yield adjustments for mortgage pool securities.

1990-present - Represents the sum of all components of loans.

Less: Reserve for Loan and Lease Losses

NOTES TO USERS

1984-1989 - Represents the allowance for possible loan and lease losses. For TFR filers, includes allowance for mortgage pool securities.

1990-present - Represents the allowance for possible loan and lease losses, both general and specific reserves for TFR filers.

Net Loans & Leases

1984-1989 - Represents gross loans and leases less unearned income, other contra accounts, and the allowance for possible losses on loans and leases. For TFR filers this item is net of unamortized yield adjustments for mortgage pool securities.

1990-present - Represents gross loans and leases less unearned income, other contra accounts, and the allowance for possible losses on loans and leases.

SI15: Real Estate Loans

Field Content

Construction and Land Development - Represents loans secured by real estate made to finance land development preparatory to erecting new structures or the on-site construction of industrial, commercial, residential or farm buildings. Also includes loans made to acquire and improve developed and undeveloped land for TFR filers.

1-4 Family Residential Properties

1984-1987 - Represents loans secured by real estate as evidenced by mortgages (FHA, FMHA, VA, or conventional) or other liens on 1-4 family dwelling units, mobile homes, individual condominiums and co-ops, and vacant lots in established single family residential sections. For TFR filers, this figure excludes home equity loans based on the creditworthiness of the borrower.

1988-present - Represents loans secured by real estate as evidenced by mortgages (FHA, FMHA, VA, or conventional) or other liens on 1-4 family dwelling units, mobile homes, individual condominiums and co-ops, and vacant lots in established single family residential sections.

Multifamily Residential Properties - Represents permanent nonfarm residential loans secured by five or more dwelling unit real estate as evidenced by mortgages (FHA and conventional) or other liens on apartments, housekeeping dwellings, co-operative type apartment buildings, and vacant lots in established multifamily residential sections.

Non-Residential Properties - Represents loans secured by real estate as evidenced by mortgages or other liens on business and industrial properties, farm properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, homes for aged persons, golf courses, recreational facilities and other similar properties.

Total Real Estate Loans - Represents the sum of the components of loans secured by real estate.

Contra Accounts

1984-1989 - Represents accounts not reflected in individual loan categories for institutions completing the Thrift Financial Report. It includes loans in process, unamortized yield adjustments and reserves. For TFR filers includes allowance for mortgage pool securities.

1990-present - Represents accounts not reflected in individual loan categories for institutions completing the Thrift Financial Report. It includes loans in process, unamortized yield adjustments and reserves.

Home Equity Loans - Represents revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit held in domestic offices.

SI16: Loans to Individuals

Field Content

Savings Institutions

NOTES TO USERS

Credit Cards and Related Plans - Represents all credit extended to individuals for household, family and other personal expenditures through credit cards and related plans. The amount represents the amount borrowed, not the established line of credit.

Home Improvement Loans

1984-1985 - Represents all closed-end loans based on the creditworthiness of the borrower for the equipping, alteration, repair, or improvement of 1-4 dwelling units.

1986-present - Represents all closed-end loans based on the creditworthiness of the borrower for the equipping, alteration, repair, or improvement of 1-4 dwelling units. This amount is reported in All Other for Call report filers.

All Other - Represents all other installment loans to individuals for household, family and other personal expenditures. It includes auto loans, both direct and indirect, mobile home loans (unless secured by a real estate mortgage), education loans, and other installment loans both secured by personal property or unsecured, and single payment loans (time or demand, secured or unsecured). Includes home improvement loans for Call report filers.

Total - Represents the sum of all components of loans to individuals.

SI17: Liabilities and Equity Capital**Significant Events**

1989 - Deposit insurance for mutual savings banks (savings banks with no capital stock that accept only, with a few exceptions, savings deposits and whose earnings inure to the benefit of the depositor). These banks include those operating under special state banking codes applicable to mutual savings banks and all guaranty savings banks in New Hampshire and all insured savings banks in Massachusetts.

1989 - Deposit insurance for all savings and loan associations and all federally insured savings banks not insured by the FDIC provided by the Federal Savings and Loan Insurance Corporation (FSLIC).

1989 - Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) passed. FIRREA created and funded a government agency, the Resolution Trust Corporation (RTC) to manage and dispose of, either through sale or liquidation, any failed savings institution transferred from OTS through September 30, 1993. FIRREA specified that any funds needed to protect the depositors of these failed savings institutions would be publicly provided until the termination of the RTC on December 31, 1996. Additionally, FIRREA specified that the FDIC would be the sole insurer of all financial institutions, and that institutions would acquire deposit insurance through either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) depending upon their charter. The SAIF replaced the FSLIC insurance fund. Further, FIRREA specified that any acquisition of deposits insured by a fund other than the acquiring institution's must maintain a percentage in both insurance funds equivalent to the membership percentage at the date of acquisition. Regulatory supervision continued to be provided by the FDIC and the OTS depending upon the charter of the institution.

1993-present - The RTC Completion Act extends the RTC's responsibility to accept failed savings institutions from OTS through July 1, 1995 and terminates the RTC on December 31, 1995. Funding for future failures of savings institutions to be borne by either the BIF or SAIF.

Field Content

Number of Institutions - Represents the total number of insured savings institutions submitting Call reports or TFR reports. This number may differ from the actual count of institutions in other tables due to the exclusion of institutions active on December 31 that did not submit a Call report or TFR report. This occurs most often when a bank is merged or closed on or just after December 31.

Liabilities

Total Deposits - Includes all categories and types of deposits.

NOTES TO USERS

Borrowed Funds - Includes federal funds purchased, securities sold under agreements to repurchase (reverse repurchase agreements), demand notes issued to the US Treasury, mortgage indebtedness, liabilities under capitalized leases and all other liabilities for borrowed money. Includes only reverse repurchase agreements (securities sold under agreements to repurchase) and FSLIC net worth certificates for TFR filers.

Subordinated Notes - Includes all notes and debentures subordinated to secured creditors.

Other Liabilities - Includes all liabilities not included above and limited life preferred stock.

Total Liabilities - Represents the total of all liability components and limited life preferred stock.

Equity Capital

Perpetual Preferred stock - Includes all preferred stock issued and outstanding at par value.

Common stock - Includes all common stock issued and outstanding at par value.

Surplus - Represents stock surplus and surplus related accounts.

Undivided Profits - Represents undivided profits, capital reserves and related accounts.

Net Worth Certificates - Represents net worth certificates issued to the FDIC or to the Mutual Savings Central Fund or the Cooperative Central Bank in Massachusetts. Not reported by TFR filers which held FSLIC net worth certificates, which are included in Other Borrowings.

Total Equity Capital - Represents the total of all capital components, including FDIC net worth certificates.

Total Liabilities and Equity Capital - Represents the sum of all liability and all capital components.

SI18: Deposits

Field Content

Total Deposits - Includes all categories and all types of deposits.

Demand - Includes all noninterest-bearing deposits that are payable immediately on demand, or that are issued with an original maturity or required notice period of less than seven days, or that represent funds for which the depository institution does not reserve the right to require at least seven days written notice of an intended withdrawal. Demand deposits include any matured time deposits without automatic renewal provisions, unless the deposit agreement provides for the funds to be transferred at maturity to another account.

Time (Over \$100K) - Represents any time deposit in an amount greater than 100,000 dollars. Includes brokered deposits issued to brokers or dealers in the form of large (\$100,000 or more) certificates of deposit, regardless of whether the underlying depositor's shares are in denominations of less than \$100,000.

IRA's - Keogh's - Represents the amount of Individual Retirement Accounts (IRA's) and Keogh Plan accounts.

Brokered Deposits - Represents funds which the reporting bank obtains, directly or indirectly, by or through any deposit broker for deposit into one or more deposit accounts. Includes both those in which the entire beneficial interest in a given bank deposit account or investment is held by a single depositor and those in which the deposit broker sells participation in a given bank deposit account or instrument to one or more investors.

SI19: Interest Earning Assets and Interest Bearing Liabilities

Field Content

Interest Earning Assets**Interest Earning Balances**

1984-1985 - Not reported separately.

NOTES TO USERS

1986-1989 - Represents interest bearing balances due from institutions and other financial institutions. Not reported separately by TFR filers.

1990-present - Represents interest bearing balances due from institutions and other financial institutions.

Securities

1984-1989 - Same as above except that for TFR filers, it includes interest-earning deposits in FHLB, other interest-earning deposits, federal funds sold and assets held in trading accounts.

1990-present - Represents securities of the U.S. Treasury; U.S. Government, both direct and guaranteed, U.S. agencies and corporations; obligations of states, counties and municipalities; corporate bonds; other bonds, notes and debentures and equity securities.

Refer to Notes to Table SI-12 and Table SI-13 for other comments regarding securities.

Net Loans and Leases

1984-1989 - Represents gross loans and leases less unearned income, reserves for losses, loans in process, and unamortized yield adjustments. For TFR filers this item is net of unamortized yield adjustments for mortgage pool securities.

1990-present - Represents gross loans and leases less unearned income, reserves for losses, loans in process, and unamortized yield adjustments.

Refer to Notes to Table SI-14 for other comments regarding loans and leases.

Federal Funds Sold

1984-1989 - Same as above except that it is not separately reported by TFR filers and is included in Securities.

1990-present - Represents Federal funds sold and securities purchased under agreements to resell (repurchase agreements). Includes only federal funds sold for TFR filers.

Trading Account Assets

1984-1985 - Included in individual asset categories.

1986-1989 - Represents all trading account assets. Not separately reported by TFR filers, reported in Securities.

1990-present - Represents all trading account assets.

Total Interest Earning Assets - Represents the sum of all interest bearing assets.

Interest Bearing Liabilities**Interest Bearing Assets**

1984-1992 - Represents any deposit on which the bank pays or accrues interest.

1993-present - Represents any deposit for which the bank pays or accrues interest. Represents all deposits for TFR filers since interest-bearing deposits are no longer required to be separately reported for institutions with less than \$300 million in assets or institutions that have a capital ratio of greater than 12%.

Federal Funds Purchased - Represents all federal funds purchased. Includes only reverse repurchase agreements (securities sold under agreement to repurchase) for TFR filers.

Advances From FHLB - Represents all borrowings from FHLB. Only reported by TFR filers.

Demand Notes and Other Borrowings - Represents demand notes issued to the U.S. Treasury (Treasury tax & loan account), and all other borrowings. Includes mortgage indebtedness and liabilities under capitalized leases for Call report filers. Includes FSLIC net worth certificates for TFR filers.

Subordinated Notes - Represents notes and debentures subordinated to secured creditors.

FDIC Net Worth Certificates - 1984-1993 - Represents net worth certificates issued to the FDIC or to the Mutual Savings Central Fund or the Cooperative Central Bank in Massachusetts. Reported by TFR filers in Demand Notes and Other Borrowings.

Total Interest Bearing Liabilities - Represents the sum of all interest bearing liabilities.

NOTES TO USERS

SI20: Past Due and Nonaccrual Loans/Leases

Field Content

Loans and Leases Past Due**30-89 Days**

1984-1985 - Not collected by either Call report or TFR filers.

1986-1989 - Represents all loans and leases that are 30-89 days past due. Not collected by TFR filers. TFR filers collected loans delinquent by more than 60 days and loans past due by at least one payment missed.

1990-1995 - Represents all loans and leases that are 30-89 days past due.

1996-present - Beginning in 1996, all loans and leases that are 30-89 days past due are shown net of specific reserves for TFR filers. For Call Report filers, loans and leases that are 30-89 days past due are shown net of specific reserves.

90 Days of More

1984-1985 - Not collected by either Call report or TFR filers.

1986-1989 - Represents all loans and leases that are 90 days or more past due. Not collected by TFR filers. TFR filers collected loans delinquent by more than 60 days and loans past due by at least one payment missed.

1990-1995 - Represents all loans and leases that are 90 days or more past due.

1996-present - Beginning in 1996, all loans and leases that are 90 days or more past due are shown net of specific reserves for TFR filers. For Call Report filers, loans and leases that are 90 days or more past due are shown net of specific reserves.

Nonaccrual Loans and Leases

1984-1985 - Not collected by either Call report or TFR filers.

1986-1989 - Same as above except that TFR did not collect this item. TFR filers collected loans delinquent by 60 days or more and loans past due by at least one payment missed.

1990-1995 - Represents all loans and leases that (a) are maintained on a cash basis because of deterioration in the financial position of the borrower, (b) payment in full of interest and principal is not expected or (c) principal or interest has been in default for a period of 90 days or more unless the obligation is both well secured and in the process of collection.

1996-present - Beginning in 1996, nonaccrual loans and leases are shown net of specific reserves for TFR filers. For Call Report filers, nonaccrual loans are shown net of specific reserves.

Noncurrent Loans & Leases

1984-1985 - Represents delinquent loans (60 or more days overdue) and past due loans (one or more payments missed) for TFR filers. Not collected by Call report filers.

1986-1989 - Represents all loans and leases past due 90 days or more and still accruing plus all loans and leases in a nonaccrual status. Includes delinquent loans (60 or more days overdue) and past due loans (one or more payments missed) for TFR filers.

1990-1995 - Represents all loans and leases past due 90 days or more and still accruing plus all loans and leases in a nonaccrual status.

1996-present - Beginning in 1996, all loans and leases past due 90 days or more and still accruing plus all loans and leases in a nonaccrual status are shown net of specific reserves for TFR filers. For Call Report filers, these loans and leases are shown net of specific reserves.